10> CONSUMER Business CHANNEL 20 12 14 telephone network Business Call Center Paper 34 Documents Business 54 Internet Web site other Input 36 Business 58 Mail System Customer Business 44 Interaction DATABASE Network History Dedicated 46 28 Database/ ATM / KIOSK Data warehouse 40 software -Reports Network - Database SELF-SERVICE, Delicated) Context Generator Check - out PROCESSING/OPERATING

Fig. 2

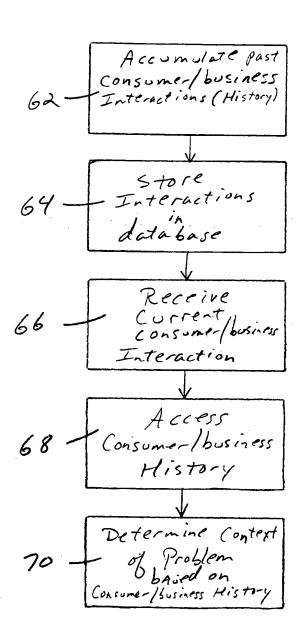


Fig. 3

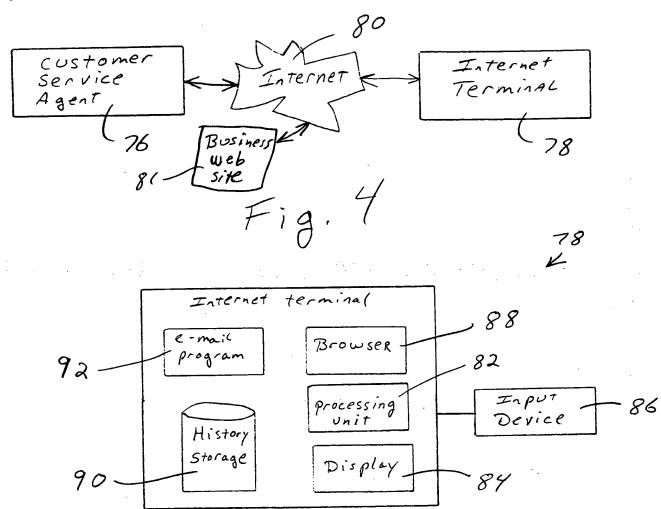


Fig. 5

100

110

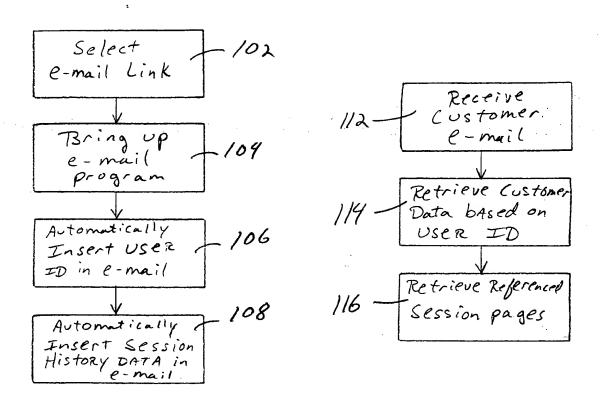
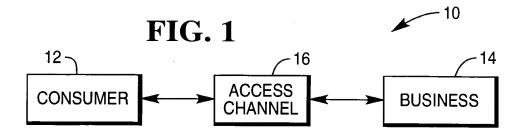
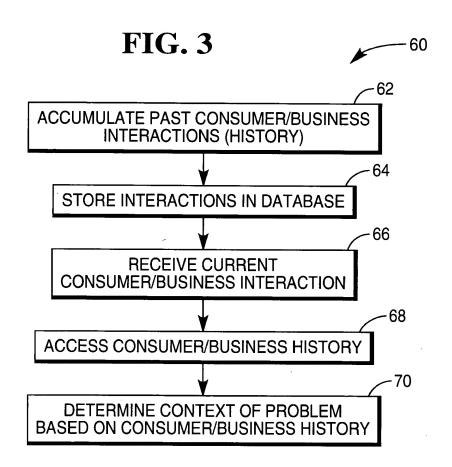
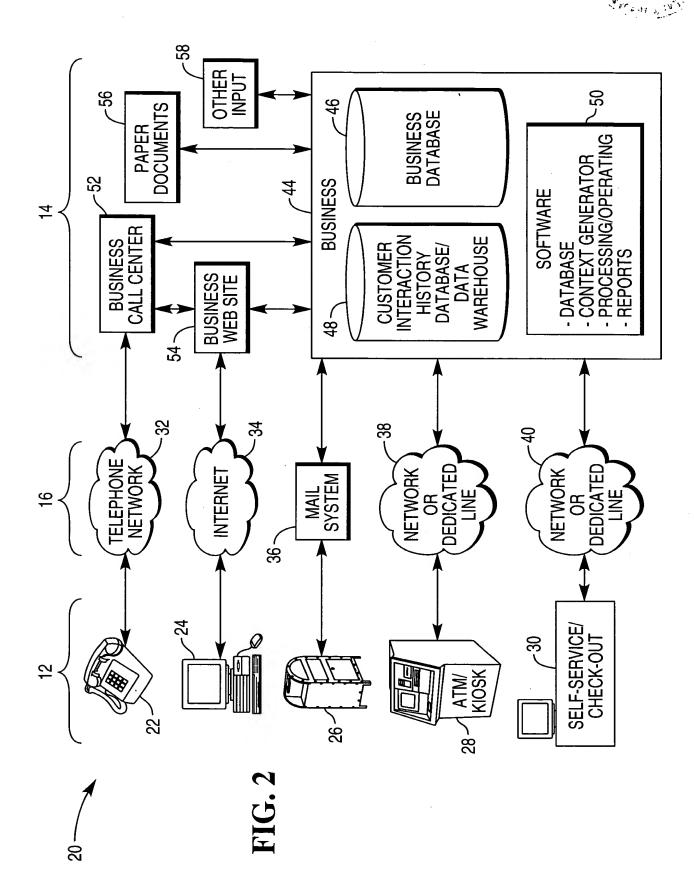


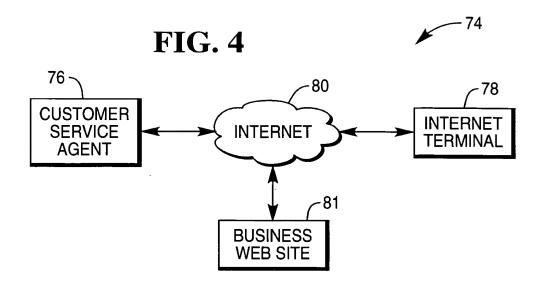
Fig. 6

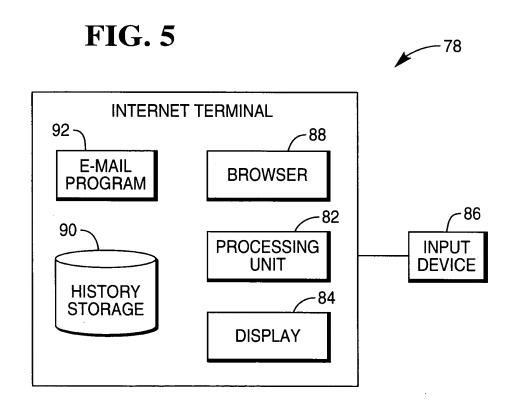
Fig. 7

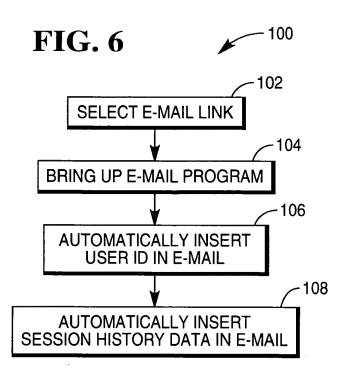


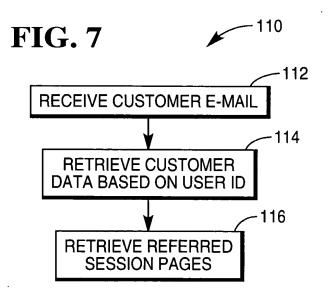


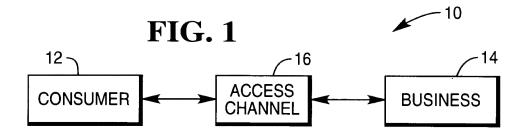


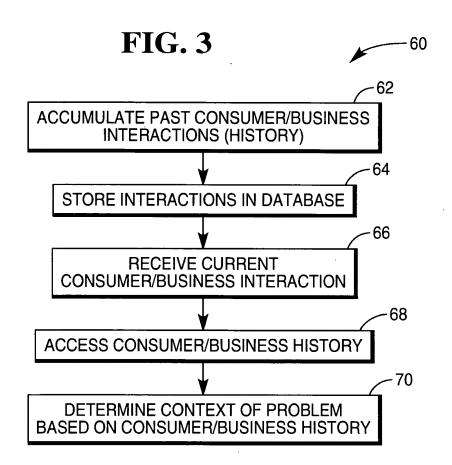


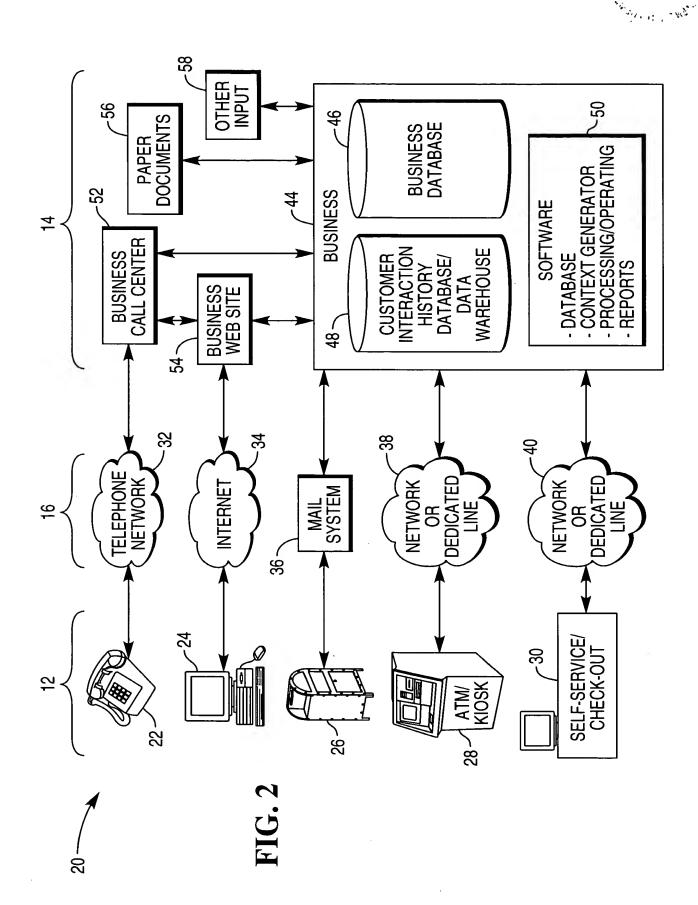












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